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**WEB PAGE ESTABLISHED FOR THE  
NATIONAL GUARANTY PURCHASE CENTER IN  
HERNDON, VIRGINIA**

- Address to access to web page:  
<http://www.sba.gov/banking/herndon.html>
- You mail e-mail the center at [sbapurchase@sba.gov](mailto:sbapurchase@sba.gov) for issues related to guaranty purchases, or [loanresolution@sba.gov](mailto:loanresolution@sba.gov) for general liquidation issues.
- Questions or concerns may also be faxed to 202-481-4674.
- For urgent issues, you may call 703-487-9283

**NEW MEXICO  
SMALL BUSINESS WEEK AWARDS  
CELEBRATION**

The New Mexico Small Business Administration, the New Mexico Small Business Development Network, and the Small Business Week Committee, invite you and encourage you to join us in honoring the New Mexico Small Business Person of the Year, Exporter of the Year, and Business Champions of the Year award winners at the

**New Mexico  
Small Business Week Awards  
Celebration**

**Thursday, April 29, 2004  
@**

**Albuquerque  
Marriott Pyramid North  
5151 San Francisco Road NE  
Albuquerque, NM  
11:30 am – 1:30 pm**

In recognition of the small business community's contributions to the American economy and society, the President of the United States designates one week each year as National Business Week.

Leading up to the SBA Expo '04 - National Small Business Week, special events will be held highlighting the tremendous contributions of small business persons and business champions at the district, state and national levels. The national Small Business Person of the Year, and the national Business Champions of the Year, are announced and honored during the 2004 celebration scheduled on May 19-21, 2004 in Orlando, Florida.

The New Mexico Small Business Week Celebration will recognize outstanding small businesses for their personal achievements and contributions to the New Mexico and national economy.

The fee for the luncheon is \$35 per person. For registration information, please contact Flo Dow at the NM Small Business Development Center (Santa Fe, NM) 505) 428-1362 / 1-800-281-7232 Fax 505/428-1469 Email: [fdow@sfcnm.edu](mailto:fdow@sfcnm.edu)

Over the past 10 years, (FY 1994-2003), the SBA has backed more than \$117.24 billion in loans to small businesses, almost twice as much as the total for the agency's entire history before that time (\$65 billion from 1953-93).

The U. S. Small Business Administration (SBA) invites you to join us at the SBA's Expo '04 in Orlando, Florida, May 19-21 for an incredible three days of networking and learning cutting-edge business practices. This is an excellent opportunity for New Mexico small businesses looking for procurement opportunities to connect with government and corporate buyers. The SBA Expo '04 will be held at the Orange County Convention Center. For information on the schedule and to register online visit the SBA website at [www.sba.gov/50/expo2004/html](http://www.sba.gov/50/expo2004/html). **Early Bird discounts are available by registering before April 17<sup>th</sup>.**

Please register online at : <http://www.sba.gov/50/expo2004.html>

			
<b>CELEBRATING NATIONAL SMALL BUSINESS WEEK</b>			
Orange County Convention Center <b>Orlando, Florida</b> Wednesday, May 19 through Friday, May 21, 2004		<b>Register Now!</b>	
<a href="http://www.sba.gov/50">www.sba.gov/50</a>			
<b>Register Now!!!</b> <b>Early Bird discounts available by registering before April 17.</b> Join us at the U.S. Small Business Administration's SBA Expo '04 in Orlando May 19-21 for an incredible three days of networking and learning cutting-edge business practices. Great procurement opportunities will be available by connecting with government and corporate buyers.		<b>SBA Expo '04</b> brought to you by	
<b>Conference Highlights</b> <b>BUSINESS MATCHMAKING</b> This is a unique and valuable way for small businesses to meet one-on-one with public and private organizations for procurement opportunities. <b>EXPO FLOOR</b> More than 300 exhibitors from both the public and private sector will be participating at the event to provide information as well as conduct business with small businesses. <b>BUSINESS SESSIONS</b> A superb lineup of educational seminars featuring expert panelists discussing the latest developments and best practices in the world of business and entrepreneurship. <b>For schedule and event information visit our website at</b> <b><a href="http://www.sba.gov/50/expo2004.html">www.sba.gov/50/expo2004.html</a></b>		 and  <b>Look for a lineup of exciting speakers coming soon!</b>	
<b>Plus,</b> <b>Join us at special events at Disney!</b>			

The support given by the U.S. Small Business Administration (SBA) to this activity does not constitute an express or implied endorsement of any cosponsor's, donor's, contractor's or participant's opinions, products, or services. SBA Cooperative Agreement No. SBAHQ-04-S-0001 with SCORE is funded by the SBA. All SBA/SCORE programs and cosponsored programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for person(s) with disabilities will be made, if requested at least two weeks in advance. Contact: [sba@eventstrategiesinc.com](mailto:sba@eventstrategiesinc.com) or (877) 517-4614. Cosponsorship Authority No. SBA Expo '04.

## **PRESIDENT SIGNS BILL TO INCREASE 7(A) LENDING AUTHORITY**

On April 5, 2004 President Bush signed H.R. 4062 into law. The House and Senate passed the bill on March 31<sup>st</sup> and April 1<sup>st</sup>, respectively.

### **7(a) PROGRAM CHANGES**

- As a result of this legislation, the 7(a) program authorization has been increased to approximately \$12.5 billion through the end of the fiscal year.
- The \$750,000 temporary cap in place since January 8, 2004, has been lifted. The statutory limit for the gross amount of a 7(a) loan is \$2 million
- The popular SBAExpress program is now authorized up to \$2 million.
- The loan guaranty limit has been raised from \$1 million to **\$1.5 million**. (Thus, a \$2 million loan may now have a 75% guaranty.)
  - There is an additional up-front guarantee fee equal to **0.25 percent of the amount by which the guaranteed portion of the loan exceeds \$1 million**.
- The term "Combination Financing" has been added to the Small Business Act to describe a type of financing commonly known as "piggyback financing". These financings are comprised of a loan guaranteed under the 7(a) loan program and a commercial loan which is not guaranteed by the federal government.
  - If the commercial loan has a senior credit position to the 7(a) loan, a one-time fee equal to **0.7 percent of the amount of the commercial loan** is to be paid to SBA.
- The on-going guarantee fee paid by the lenders is increased from 0.25 percent to **0.36 percent**.
- Lenders are **no longer permitted to retain 0.25 percent** of the up front guarantee fee on loans with a gross amount of \$150,000 or less – the full amount must be remitted to SBA.

### **OTHER PROGRAMS**

- Extends the fee authority for the 504 program and establishes authorization levels for the Small Business Investment Company Participating Securities and Debenture programs through October 1, 2004.
- Also included in the bill, the Preferred Surety Bond Program, the Small Disadvantaged Business Program, SBA's co-sponsorship authority and the Women's Business Center Sustainability program will be extended through June 4, 2004.

## **2004 NEW MEXICO SMALL BUSINESS WEEK AWARD WINNERS**

### **Small Business Person of the Year**

Samantha Lapin, President & CEO  
POD Associates, Inc., Albuquerque, NM

### **Family Owned Small Business of the Year**

Raymond Lucero, Sr., President  
Dorothy Lucero, Vice President  
Raymond Lucero, Jr., Vice President  
Gerald Lucero, Vice President  
Martin Lucero, Secretary/Treasurer  
Ray's Flooring Specialists, Inc., Albuquerque, NM

### **Financial Services Champion of the Year**

Jimmy D. Trujillo, CPA, Principal  
REDW The Rogoff Firm, Albuquerque, NM

### **Home-Based Business Champion of the Year**

Roberta Scott, SBDC Director  
UNM-Valencia Campus, Los Lunas, NM

### **Minority Small Business Champion of the Year**

David L. Palmer, Director, Procurement & Logistics  
Sandia National Laboratories, Albuquerque, NM

### **Small Business Exporter of the Year**

Joshua Freilich, President  
Western Optical Supply, Santa Fe, NM

### **Small Business Journalist of the Year**

Jane M. Moorman, General Reporter/Business Page Editor  
Valencia County News Bulletin, Belen, NM

### **Veteran Small Business Champion of the Year**

Arnold 'Arnie' A. Chavez, Veteran Life Skill Consultant  
KAFB Family Support Center, KAFB, NM

### **Women In Business Champion of the Year**

Anne Yegge, Consultant  
Anne Yegge Consultant, Albuquerque, NM

### **Region VI Small Business Prime Contractor of the Year**

Anthony Tenorio, President  
Applied Technology Associates, Albuquerque, NM

### **Gold Star Award**

Ron Taft, Small & Disadvantaged Business Utilization Specialist  
White Sands Missile Range



### **Monthly Service Corps of Retired Executives (SCORE) Seminar**

#### **"Essentials For Starting A New Business"**

This workshop is held on the third Friday of the month from 9:00 am – 4:00 pm (8:30 am registration). There is a workshop fee of \$40.00 per person.

The workshop emphasizes all the essential elements needed for successful business practices. Topics include Anatomy of a Business; The Law and Business; Necessary Insurance; Record Keeping Elements; Tax Considerations; Banking and Borrowing and SBA Programs and Resources. Call (505) 346-6750 for additional information or to register for the workshop.

April 16, 2004      May 21, 2004  
June 18, 2004      July 16, 2004



## SBA & DOD MERGE FEDERAL CONTRACTING DATABASES

The U. S. Small Business Administration, the Department of Defense, the Office of Management and Budget and the General Services Administration are taking steps to simplify the federal contracting process by creating an integrated database of small businesses that want to do business with the federal government.

The integration of the existing SBA Pro-Net and DOD's Central Contractor Registration (CCR) databases will create one portal for entering and searching small business sources and will assist small businesses that are interested in marketing their goods and services to the Federal government. The integration started on January 1, 2004.

The CCR-PRO-Net linkage is part of a comprehensive strategic effort to transfer PRO-Net's functions to the E-Gov Business Partner Network (BPN) in order to simplify government-wide vendor registration. The BPN is part of the Integrated Acquisition Environment (IAE), one of the e-government initiatives under the President's Management Agenda. The IAE will streamline Federal acquisition by creating common integrated business processes for buyers and sellers in the Federal marketplace. Registration in CCR is now a requirement for award of Federal contracts, and BPN incorporates CCR.

After December 31, 2003, CCR assumed all of PRO-Net's search capabilities and functions, and small businesses will no longer have to manually register in both PRO-Net and CCR. This merger is another step toward the goals to unify common systems and ensure that data need only be entered once and then reused.

Procuring agencies and contracting officers who have relied on PRO-Net as the authoritative source of eligibility information for vendors that are certified under SBA's 8(a) Business Development Program and HUBZone Program, and as small disadvantaged businesses (SDBs), will now access this information through CCR. To conduct market research and confirm eligibility for SBA's procurement preference programs, users will go to CCR at [www.ccr.gov](http://www.ccr.gov) and click on the "Dynamic Small Business Search" button. All of the search options and information that existed in PRO-Net will now be found at the CCR Dynamic Small Business Search site.

Within SBA, PRO-Net will be superseded by the Small Business Source System (SBSS), an internal database of firms certified by SBA under the 8(a) Business Development and HUBZone Programs, and as SDBs. Businesses will no longer have to self-certify as small businesses. The SBSS system will perform calculations necessary to determine whether companies are small, based on employment or revenue information entered into CCR. Firms will update their records via the CCR Update webpage and should follow the links and directions found there.

For more information, please visit the CCR Web site at <http://www.ccr.gov>. For more information about IAE, visit the Web site at <http://egov.gsa.gov>.

## UPCOMING TRAINING EVENTS!!

### SBA RECEIVES AWARD FOR CREATING WEBSITE

The SBA has received Excellence.gov Awards for the creation of the [www.BusinessLaw.gov](http://www.BusinessLaw.gov) website. SBA was one of the top 25 award winners for developing a first of its kind integrated state business registration and federal employer identification number web service.

BusinessLaw.gov is a one-stop legal and regulatory site established by SBA field attorneys. It helps businesses find, understand and comply with laws and regulations at all levels of government. The website is currently hit approximately 320,000 times a week with a total of 20 million hits over the past two years. It is estimated that this has saved small businesses over \$50 million.



**April 29, 2004 2004 NM Small Business Week  
Celebration Luncheon**  
**Contact: NMSBDC 800/281-7232 or 505/428-1362**

NM SBA District Office teams up with the National Center for American Indian Enterprise Development - Marketing & Procurement Service Program, American Indian Chamber of Commerce of NM, NM Small Business Development Centers, NM Procurement Technical Assistance Program, General Services Administration, and the Army Corp of Engineers offer the following series targeted to Native American small business community. For additional information on these seminars please contact the American Indian Chamber of Commerce of NM at 505/766-9545 or the NCAIED/Marketing & Procurement Service Program at 800/462-2433 ext. 224.

<b>April 21<sup>st</sup></b>	<b>Proposal Preparation</b>
	Sky City Casino Hotel, Acoma, NM
<b>June</b>	<b>Contracting Certification &amp; Registration Process</b>
	UNM Campus, Zuni, NM
<b>September</b>	<b>Access To Capital</b>
	Santa Fe, NM
<b>December</b>	<b>Marketing Your Business To Federal Government</b>
	Shiprock, NM

NM SBA District Office partners with the Greater Albuquerque Chamber of Commerce and the Albuquerque Service Corps of Retired Executives to present three government contracting training series.

<b>May 11</b>	<b>Overview of Federal Government Contracting</b>
<b>May 18</b>	<b>Certification</b>
<b>May 25</b>	<b>Marketing and Writing RFP Responses</b>



## ***Monthly 8(a) Business Development Program Workshops***

The SBA's Section 8(a) Program is intended to help socially and economically disadvantaged business owners. SBA assists these firms in gaining equal access to the resources necessary to develop their business and, thereby, improve their ability to compete on an equal basis in the mainstream of the American economy.

The free workshops are presented on the first Thursday of every month from 1:00 pm to 3:00 pm. To register for any of the workshops, or to obtain additional information, please call the SBA Office at 505/346-7909 or 505/346-6751. Additional information on the program is also available on the SBA Website at <http://www.sba.gov/8abd>.

- ✚ **May 6, 2004** @ Hispano Chamber of Commerce, 1309 4<sup>th</sup> St. SW, Suite A
- ✚ **June 3, 2004** @ SBA Office (Conference Room) 625 Silver Avenue SW, Suite 320
- ✚ **July 1, 2004** @ Hispano Chamber of Commerce, 1309 4<sup>th</sup> St SW, Suite A
- ✚ **August 5, 2004** @ SBA Office (Conference Room) 625 Silver Avenue SW, Suite 320

### **SIGN UP FOR "SBA LENDER UPDATE" VIA LISTSERV**

Partners may receive "SBA LENDER UPDATE", a message which will contain breaking important news about SBA Lending Programs, via e-mail by signing up on **LISTSERV**.

#### **How does the SBA LENDER UPDATE on LISTSERV work?**

"SBA LENDER UPDATE" is used to broadcast late breaking news regarding the Agency's lending programs. SBA does not send SPAM (i.e., unsolicited mass e-mails), therefore LISTSERV allows people to **voluntarily** subscribe to receive agency e-mail.

The LISTSERV will not be used to distribute all SBA notices, only those containing time-sensitive information that must be distributed immediately. It will not replace any existing communication channel and should not be solely relied upon. SBA will continue to post 5000 series notices at <http://www.sba.gov/banking/indexnotices.html>.

#### **How to sign up for SBA Lender Update?**

To subscribe simply go to the following LISTSERV web site: <http://www.sba.gov/banking/listserv.html>.

Subscribers will receive an e-mail confirmation, which they must respond to within 48 hours. This precautionary measure ensures that someone else did not subscribe for them and that they truly want to receive the information.

**[WWW.SBA.GOV](http://WWW.SBA.GOV)**

## **SMALL BUSINESS RESOURCES**

### **SBA Business Information Center (BIC)**

Management and Technical assistance available to the small business community. Internet access, one-on-one counseling, and business materials are available to the community at the BIC. The BIC is located at the Albuquerque Hispano Chamber of Commerce at 1309 4<sup>th</sup> Street SW. 505/346-7830.

### **Small Business Development Centers**

Confidential management and technical counseling and training sessions available through the 18 centers located throughout the state. There is no charge for the counseling. To locate a center in your area please contact 1-800/281-7232 or visit their website at [www.nmsbdc.org](http://www.nmsbdc.org).

### **Women's Business Centers**

Women's Self Sufficiency Economic Team (WESST Corp) has six sites located throughout the state. WESST Corp offers management and technical and financial assistance to the small business community. Visit their website at [www.wesst.org](http://www.wesst.org) or call 1-800-GO-WESST.

### **Service Corps Retired Executives (SCORE)**

Three SCORE Chapters located in New Mexico (Albuquerque, Las Cruces and Santa Fe). Offer confidential management and technical assistance (counseling & training) to the individuals thinking of starting a business or to existing business owners who need assistance in specific topics. Visit the National SCORE Website at [www.score.org](http://www.score.org) or Albuquerque's at [www.ABQSCORE.org](http://www.ABQSCORE.org) and Santa Fe's at [www.santafescore.org](http://www.santafescore.org).

### **Albuquerque Hispano Chamber of Commerce (AHCC) Barelás Job Opportunity Center**

Scheduled and customized computer and management workshops are offered through AHCC. Please contact Bea at 505/842-9003. Located at 1309 4<sup>th</sup> Street SW.

## **IMPORTANT STATISTICS**

In 2003... 2.1 million received business counseling and technical assistance through one or more of the agency's advisory groups and training programs:

- More than 691,200 people received technical assistance through the Small Business Development Center program;
- More than 473,100 people received assistance from the volunteers of the Service Corps of Retired Executives (SCORE);
- More than 164,300 people got help at the SBA Business Information Center;
- More than 688,600 people used the SBA Small Business Training Network/E-Business Institute on the Internet, more than triple the number from the previous year.
- More than 102,500 people got help from an SBA Women's Business Center.

# SBA LENDERS' LOAN ACTIVITY

## 5 MONTHS 7(A) PRODUCTION THROUGH 2/29/2004

<u>BANK</u>	<u># LOANS</u>	<u>AMOUNT</u>
BANK - AMERICA NATL ASSOC	41	\$1,192,100.00
WELLS FARGO BANK NATL ASSOC	29	\$2,694,500.00
BANK OF THE SOUTHWEST	13	\$1,189,600.00
CAPITAL ONE FED. SAVINGS BK	13	\$740,000.00
FIRST STATE BANK N.M.	13	\$1,884,700.00
WESTERN COMMERCE BANK	10	\$2,828,400.00
NEW MEXICO BANK & TRUST	7	\$767,000.00
SUNRISE BANK OF ARIZONA	7	\$2,228,000.00
CITIZENS BANK OF LAS CRUCES	6	\$295,000.00
STATE NATIONAL BANK	5	\$431,600.00
WESTERN BANK LORDSBURG	5	\$324,500.00
BUSINESS LOAN CENTER, LLC	4	\$1,737,700.00
CENTURY BANK, FSB	4	\$820,000.00
CIT SMALL BUS. LENDING CORP	4	\$1,243,000.00
FIRSTBANK	4	\$547,000.00
CITY BANK NEW MEXICO	2	\$190,000.00
FIRST NEW MEXICO BANK	2	\$565,000.00
INNOVATIVE BANK	2	\$20,000.00
THE CITIZENS BANK FARMINGTON	2	\$150,200.00
ALAMOGORDO FED. S & L ASSOC	1	\$132,000.00
BANK - ALBUQUERQUE NATL ASSOC	1	\$580,043.00
BANK - RIO GRANDE NATL ASSOC	1	\$110,000.00
BANK OF THE WEST	1	\$26,000.00
BRANCH BK. & TR CO	1	\$175,000.00
CALIFORNIA BANK & TRUST	1	\$150,000.00
COMERICA BANK	1	\$541,000.00
COMMUNITY BANK	1	\$100,000.00
FIRST FEDERAL BANK	1	\$40,000.00
FIRST SAVINGS BANK	1	\$56,000.00
FIRST STATE BANK	1	\$40,000.00
FOUR CORNERS COMMUNITY BANK	1	\$375,000.00
GE CAP. SMALL BUS. FINAN CORP	1	\$927,000.00
INDEPENDENCE BANK	1	\$150,000.00
NEWTEK SMALL BUS. FINANCE INC.	1	\$124,000.00
<b>TOTALS:</b>	<b>188</b>	<b>\$23,374,343.00</b>

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- Enter your first name, last name and e-mail address in the box at the bottom of the page and click on "**SUBSCRIBE.**"  
You will receive an e-mail to confirm your subscription.

